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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

HomeBridge Financial Services, Inc.

In Re:

Sabrina Marie Sloan & Shane Joesph Sloan,

Debtors.

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Order Filed on June 22, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-31390 MBK

Adv. No.:

Hearing Date: 6/26/18 @ 9:00 a.m..

Judge: Michael B. Kaplan

## ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

**DATED: June 22, 2018** 

Honorable Michael B. Kaplan United States Bankruptcy Judge (Page 2)

Debtor: Sabrina Marie Sloan, Shane Joesph Sloan

Case No: 17-31390 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

**RELIEF FROM STAY** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HomeBridge Financial Services, Inc., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 236 Parkertown Rd, Tuckerton, NJ, 08087, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and William H. Oliver Jr., Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 14, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2017 through June 2018 for a total post-petition default of \$11,062.88 ( 8 @ \$1,382.86); and

It is further **ORDERED, ADJUDGED and DECREED** that arrears in the amount of \$4,480.01 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$6,582.87 will be paid over six months by Debtor remitting \$1,097.00 per month for five months and \$1,097.87 for one month which additional payments shall begin on July 1, 2018 until the post-petition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume July 1, 2018, directly to Secured Creditor's servicer; Cenlar FSB, 425 Phillips Blvd, Ewing NJ 08618 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the debtor will file a modified plan within twenty days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Sabrina Marie Sloan, Shane Joesph Sloan

Case No: 17-31390 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

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It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.